

# Immigration Medical Insurance Policy

## Insurance Product Information Document

The complete pre-contractual and contractual information on this product, is provided on Abbeygate's website: [www.abbeygate.cy](http://www.abbeygate.cy) or by Abbeygate Insurance Brokers LTD.

This insurance is underwritten by Syndicate 2987 of Lloyds of London, which is managed by Brit Syndicates Ltd which is registered in the UK. No. 0824611. Brit Syndicates Ltd is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and PRA – Register no. 204930.

Lloyd's Europe branch in the UK. Authorised and regulated by the National Bank of Belgium. Deemed authorised by the PRA. Subject to regulation by the FCA and limited regulation by the PRA. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the FCA's website.

The following summary does not contain the full terms and conditions of the contract, which can be found in your policy documentation. This document contains definitions, which are identifiable by the use of capital letters. These can also be found in your policy documentation.

### What is this type of insurance?

This is an immigration medical insurance policy offering the coverage described below. Any specific extensions or endorsements which apply to your particular policy, together with applicable policy limits, are indicated on your policy Certificate.



#### What is insured?

Some or all may apply. Please see your policy Certificate.

##### Section A: Inbound Individual Medical Insurance

- ✓ Medical Expenses for in-patient care as a result of Accident or Illness.
- ✓ Childbirth lump sum benefit **for childbirth by normal or caesarean section.**
- ✓ Transportation of Remains **to your country of origin following death** up to applicable policy limit.

##### If the insured person is a beneficiary of the General Health System:

- ✓ Death by Accident
- ✓ Transportation of Remains **to your country of origin following death** up to applicable policy limit.

##### Extensions (if indicated on Certificate)

- ✓ Out of Hospital (out-patient) cover **for the following medical expenses:**
  - Medicine
  - Surgical Operations
  - Doctor's Visits
  - Diagnostic Tests

**Which is necessary as a result of an Accident or Illness.**



#### What is not insured?

Unless otherwise stated in the policy documents:

##### Section A: Inbound Individual Medical Insurance

- ✗ **Expenses incurred outside of Cyprus.**
- ✗ **Pre-Existing Conditions or Ailments**
- ✗ Genetic diseases and disorders.
- ✗ Sexually transmitted diseases, HIV or AIDS.
- ✗ Rest cures, institutionalisation, isolation, quarantine or sanatorium care.
- ✗ Cosmetic or plastic surgery.
- ✗ Dental treatment.
- ✗ Orthoptics, eye disorders, visual therapy and the supply or application of visual or hearing aids.
- ✗ Preventive medical examinations, check-ups, normal medical examinations.
- ✗ Enophthalmos's and inoculations.
- ✗ Contraception and contraceptive devices.
- ✗ General medical examinations.
- ✗ Herbal, homeopathic and similar drugs.
- ✗ Rheumatism, arthritis, lumbar or neck aches, sciatica.
- ✗ Afflictions of meniscus and ligaments, discal hernia, fibrous anal rupture and their complications.
- ✗ Haemorrhoids, anal fissure, varicose veins as well as the nose diaphragm and their complications.
- ✗ Treatment or surgery of tonsils or adenoids.
- ✗ Treatment or surgery of genital organs.
- ✗ Treatment of infertility and/or assisted reproduction or treatment of gynaecological problems.
- ✗ Physiotherapy.
- ✗ Rehab centres for alcohol/drug abusers, nursing or convalescent homes, sanatoriums, physiotherapy centres, health spas and/or therapeutic baths.
- ✗ Illness from a pre-existing cause.
- ✗ Nervous or mental disorder, epileptic attacks, other mental/psychological diseases or treatment in psychiatric Hospitals or institutions.
- ✗ Intentional negligence of health, refusal to seek or follow medical advice or treatment.
- ✗ Treatment not given or recommended by a qualified licensed medical practitioner or given at a physiotherapeutic clinic or hydrotherapeutic or similar institution or in the course of quarantine.
- ✗ Acne, dry skin or nail diseases, any treatment of any type relating to allergies, and cosmetic products.

- \* Removal of moles or skin tumours unless malignant.
- \* Amounts recoverable under any Trade Union or other medical funds or insurance policies.
- \* Medical expenses as a result of Accidents or Illness at work, as defined by the Employment Legislation, and payable under the Social Insurance Fund and/or subject to Employers Liability Compulsory Insurance Law.

**Also:**

- \* War, invasion, nuclear, biological and chemical terrorism, revolution, overthrow of the Government or the participation in illegal activities.
- \* Ionising radiation or contamination by radioactivity.
- \* Radioactive, toxic explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.
- \* Naval, military, air force or police operations.
- \* Wilfully inflicted self-injury, suicide or attempted, narcotics, alcohol abuse, venereal disease, drunkenness or disease attributed to chronic alcoholism or drugs.
- \* Pregnancy, childbirth, ectopic pregnancy, pregnancy termination or any physical or other complication as a result (other than as specifically covered).
- \* Injury due to participation in professional sports or any hazardous sports activity.

**Also:**

- \* Excluded Territories (see policy wording for details).
- \* COVID-19, epidemics or pandemics.
- \* Cyber Acts or Cyber Incidents.



**Are there any restrictions on cover?**

- ! In addition to the exclusions listed above, endorsements which restrict your cover may also apply to your policy. These will be shown in your policy documents.
- ! Cover is restricted to the limits of liability shown in the Certificate and is subject to any applicable Excess.
- ! All expenses must be the result of an Accident or Illness suffered by the Insured Person which has manifested during the Period of Insurance and which were incurred by the Policyholder and/or the Insured Person within sixty (60) days after the expiry of the Period of Insurance or within a maximum of twelve (12) months from the date of the accident or of the manifestation of the illness whichever is later, provided that the Policy has been renewed and the Policy continues to provide cover to the Insured Persons and under the same expiring benefits.
- ! No cover will be provided, and we will not be liable to pay any claim or provide any benefit under your policy which would expose us to any sanction, prohibition or restriction under United Nations, EU, UK or US law.



**Where am I covered?**

- ✓ The Republic of Cyprus only.



**What are my obligations?**

- You must pay the premium.
- You must comply with all conditions in the policy documents.
- In case of an event that may give rise to a claim based on the insurance policy, you must notify us immediately.
- You must notify us of any change in relation to the work(duties), occupation, status or habits as well as changes to the address of an Insured Person.



**When and how do I pay?**

Premium should be paid in accordance with your written agreement with Abbeygate.



**When does the cover start and end?**

The insurance coverage period is as set out in your insurance policy Certificate.



**How do I cancel the contract?**

You can cancel this insurance at any time by contacting Abbeygate via email, telephone and post per the below:

Abbeygate Insurance Brokers LTD  
 1 Mesoyi Avenue, 8028, Paphos, Cyprus  
 Telephone: +357 26 819 175  
 Email: [cyprus@abbeygate.cy](mailto:cyprus@abbeygate.cy)

Provided that no claim has been made or notified, premium refunded will be calculated on a pro rata basis. If a claim has arisen, you will not be entitled to a refund.

